UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MICHIGAN

IN RE:

Case No:14-57547 Chapter 13

Hon: RANDON

Malmgren/jeff & Allicia

Debtor(s).

CHRISTOPHER E. FRANK (P67169)

cfrank@theleducgroup.com Attorney for Creditor 6 Parklane Blvd, Ste 665 Dearborn, MI 48126 (313) 914-5846

Rita Kostopolous 30800 Van Dyke Rd Ste 204 Warren, MI 48093 586-574-0916

OBJECTION TO CONFIRMATION

NOW COMES, Credit Union One, by and through its attorneys, The Leduc Group, and for its Objection to Confirmation of the Debtor's Chapter 13 Plan, states as follows:

- 1. That Debtors Schedule J reflects an expense for \$157 per month for a school tutor. The Debtor's testified at the First Meeting of Creditors that this expense will end in six months and accordingly Creditor seeks as increase in their monthly payment.
- 2. The Debtors also have an expense for diapers on Schedule J that they testified would end in two years. Creditor seeks an increase of \$200 per month within 24 months.

WHEREFORE, Credit Union One, requests this Court to deny the Debtor's confirmation of the Chapter 13 Plan.

Dated: January 10, 2015 By: /S/ Christopher E. Frank

Christopher E. Frank (P67169) cfrank@theleducgroup.com Attorney for Creditor 6 Parklane Blvd, Ste 665 Dearborn, MI 48126 (313) 914-5846

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PROOF OF SERVICE

On the January 10, 2015, a copy of the Objections to confirmation of the Chapter 13 Plan ,and this Proof of Service were served electronically or by first class mail to the following:

Krispen Carroll, Trustee

Rita Kostopolous, Debtor Counsel

Jeff & Allicia Malmgren/ 14729 Dane Ct Sterling Heights MI, 48312

> /s/ Christopher E. Frank Christopher E. Frank (P67169) cfrank@theleducgroup.com 6 Parklane Blvd, Ste 665 Dearborn, MI 48126 (313) 914-5846